

RAB18J (10/05)

**United States Bankruptcy Court**

District of Utah

**Case No. 09-20330**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jeremy Kent Parkin  
770 East Main Street, Suite 144  
Lehi, UT 84043

Janelle Lynn Parkin  
770 East Main Street, Suite 144  
Lehi, UT 84043

Social Security No.:  
xxx-xx-3365

xxx-xx-5537

Employer's Tax I.D. No.:

Petition date: 1/14/09

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/1/09

William T. Thurman  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 09-20330

User: kpc  
Form ID: rab18j

Page 1 of 2  
Total Noticed: 43

Date Rcvd: Sep 01, 2009

The following entities were noticed by first class mail on Sep 03, 2009.

db/jdb +Jeremy Kent Parkin, Janelle Lynn Parkin, 770 East Main Street, Suite 144,  
Lehi, UT 84043-2293

aty +Armand J. Howell, Matheson Mortensen Olsen & Jeppson, 648 East 1st South,  
Salt Lake City, UT 84102-1584

aty +Jody L. Howe, Utah Bankruptcy Professionals, P. C., 9227 South 1300 East,  
Sandy, UT 84094-3127

aty +L. Mark Ferre, 1366 E. Murray Holladay Road, Salt Lake City, UT 84117-5050

aty +Richard C. Terry, Terry Jessop & Bitner, 39 Exchange Place, Suite 100,  
Salt Lake City, UT 84111-2765

tr +Kenneth A. Rushton tr, P.O. Box 212, Lehi, UT 84043-0212

ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,  
Salt Lake City, UT 84111-3402

6277255 +AT&T Mobility, PO Box 30218, Los Angeles, CA 90030-0218

6439719 +++CHAD BROWN (BROWN TRUST), 551 ELK RIDGE DR, PAYSON UT 84651-5626  
(address filed with court: Chad Brown (Brown Trust), 551 N Park Dr., Payson UT 84651-0000)

6439720 +Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles MO 63301-9816

6439721 +Coface Collections North America, Inc., PO Box 8510, Metairie LA 70011-8510

6277258 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, PO Box 5170,  
Simi Valley, CA 93062-5170

6439722 +++ELAINE SMITH, 375 ELK RIDGE DR, PAYSON UT 84651-4636  
(address filed with court: Elaine Smith, 375 N. Park Dr., Payson UT 84651-0000)

6439723 +First Advantage, 205 Bryant Woods South, Buffalo NY 14228-3609

6439724 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulfton,  
Houston TX 77081-1108

6277261 +Gunnison Valley Bank, P.O. Box 220, Gunnison, UT 84634-0220

6439725 +Hayley Jolley, 1273 N. 2410 W., Provo UT 84601-1600

6439726 +Larry & Deborah Houtz, 1721 E 850 South, Springville UT 84663-2944

6439727 +Leading Edge Recovery Solutions, PO Box 129, Linden MI 48451-0129

6439728 +Lowry & Kim Redd, 795 W. 1400 S., Woods Cross UT 84087-2071

6439729 +Mark and Cheryl Brown, 1029 Goosenest Dr., Payson UT 84651-3615

6296410 +Mortgage Electronic Registration Systems, C/O Matheson, Mortensen, Olsen & Jeppson,  
648 East 100 South, Salt Lake City, UT 84102-1584

6439730 +NCO Financial Systems, 507 Prudential Rd, Horsham PA 19044-2368

6439731 +Pam Mitchell, 702 Saint, Richland WA 99354-1840

6439732 +Premium Collection Services, 822 East Grand River, Brighton MI 48116-1802

6439735 +RMS, 240 Emery St, PO Box 20410, Lehigh Valley PA 18002-0410

6439734 +RMS, 240 Emery St, Bethlehem PA 18015-1981

6439733 +Rena & Ryan Beal, 6280 SW Zabaco Terrace, Beaverton OR 97007-5577

6439736 +Steven & Gaye Hillard, 785 S 1800 E, Springville UT 84663-3918

6277264 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, Attn: Bankruptcy Dept., P.O. Box 5229,  
Cincinnati, OH 45201)

6277266 UTAH STATE TAX COMMISSION, ATTN BANKRUPTCY UNIT, 210 N 1950 W,  
SALT LAKE CITY, UT 84134-7040

6277263 +Uheaa, PO Box 145110, Salt Lake City, UT 84114-5110

6277265 +Utah Community Credit, 188 W. River Park Dr., Provo, UT 84604-5648

6277267 +Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510

6277268 +Wells Fargo Bank, P.O. Box 54780, Los Angeles, CA 90054-0780

6277269 +Wells Fargo Card Ser, PO Box 5058, Portland, OR 97208-5058

6439737 West Asset Mangement, 1060 Perimeter Rd. West, Endicott NY 13760-7300

The following entities were noticed by electronic transmission on Sep 02, 2009.

6277254 +EDI: BECKLEE.COM Sep 02 2009 00:13:00 American Express, c/o Becket and Lee, PO Box 3001,  
Malvern, PA 19355-0701

6277256 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Sep 02 2009 03:11:04 Ascension Capital Group,  
Capital One Auto Finance, PO Box 201347, Arlington, TX 76006-1347

6277257 +EDI: CHASE.COM Sep 02 2009 00:13:00 Chase - Cc, Attention: Bankruptcy Department,  
PO Box 15298, Wilmington, DE 19850-5298

6277259 +EDI: DISCOVER.COM Sep 02 2009 00:13:00 Discover Financial,  
Attention: Bankruptcy Department, PO Box 3025, New Albany, OH 43054-3025

6277260 +EDI: RMSC.COM Sep 02 2009 00:13:00 GEMB / HH Gregg, Attention: Bankruptcy, PO Box 103106,  
Roswell, GA 30076-9106

6277262 EDI: IRS.COM Sep 02 2009 00:13:00 IRS, ATTN SPECIAL PROCEDURES MAIL STOP 5021, 50 S 200 E,  
SALT LAKE CITY, UT 84111

6277264 EDI: USBANKARS.COM Sep 02 2009 00:13:00 US Bank, Attn: Bankruptcy Dept., P.O. Box 5229,  
Cincinnati, OH 45201

6277266 EDI: UTAHTAXCOMM.COM Sep 02 2009 00:13:00 UTAH STATE TAX COMMISSION, ATTN BANKRUPTCY UNIT,  
210 N 1950 W, SALT LAKE CITY, UT 84134-7040

6277267 +EDI: WFFC.COM Sep 02 2009 00:13:00 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510

6277269 +EDI: WFFC.COM Sep 02 2009 00:13:00 Wells Fargo Card Ser, PO Box 5058,  
Portland, OR 97208-5058

6439737 EDI: WESTASSET.COM Sep 02 2009 00:13:00 West Asset Mangement, 1060 Perimeter Rd. West,  
Endicott NY 13760-7300

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

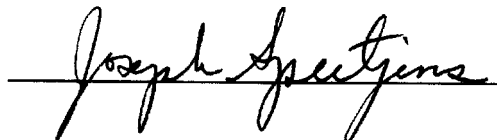
Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.